

BELLSOUTH DIRECT CASE

WC DOCKET NO. 02-304

EXHIBIT 5

PART 4 OF 6

Chapter 11

Setting up Policies

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Introduction

Decision support systems necessarily require a certain amount of rules and procedures to make them productive. These rules, decisions and procedures are collectively referred to as *policies*. Experience shows that a system is only as automated and low-maintenance as the preparation, planning and implementation of policies up front.

D&B Risk Assessment Manager™, too, requires some policy setup in advance of deployment into a production environment. You'll find that RAM approaches these policies in an organized manner using intuitive screens and a separate administration module called the *RAM Administrator*.

The *RAM Administrator* module houses all of the system policies, keeping them out of the RAM program and away from regular users. Only users with administration authority can access *RAM Administrator*.

Policies, in turn, are kept directly in the database so that they are shared among all users of the RAM system. *RAM Administrator* records all of your policy decisions in the database, not at each workstation. Management is therefore centralized so that any changes automatically affect all users. Furthermore, security prevents unauthorized access and tampering.

The main sections of this chapter are as follows:

RAM Administrator	Presents instructions for accessing the <i>RAM Administrator</i> module.
Company and Installation Information	Details the information on RAM's <i>Demographics</i> and <i>File Locations</i> screens.
Credit, Financial & Monitoring Decisions	Surveys the many available options pertaining to <i>Credit Limit Guidelines</i> , <i>Database Settings</i> , <i>Financial Preferences</i> , <i>Miscellaneous Options</i> , <i>Events Monitor</i> and <i>System Notes</i> .
Credit and Collection Policies	Covers setting up <i>Credit Limit Rules & Expressions</i> , <i>Selling Terms</i> , <i>Collection Policy</i> and <i>Exception Rules</i> .
User Ratios	Shows you how to set up your own <i>User Ratios</i> for use in financial statements and scorecards.
Reports and Printing	Reviews <i>Report Locations</i> and setting up <i>Print Views</i> .
Security	Introduces the <i>Security</i> module.

RAM Administrator



All RAM 4.0 policies are maintained within the *RAM Administrator* program. By organizing RAM 4.0 like this, users in a LAN environment are removed from accessing (and possibly tampering with) the policies that you've put in place. In a standalone environment the RAM 4.0 program is leaner and streamlined, and the result is less impact on your memory resources.

Only users with administrative rights can log into *RAM Administrator*. When you log into *RAM Administrator*, the Tree Pane along the left side of your screen is reminiscent of RAM 4.0, but the folders and entries are different (Figure 11-1).

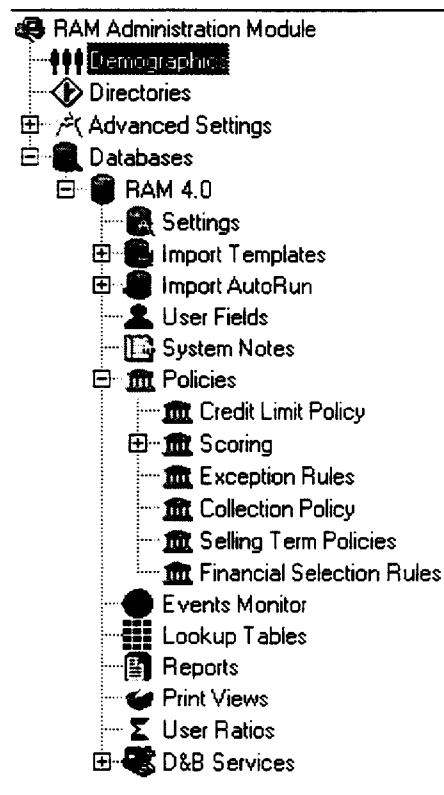


Figure 11-1:

The *RAM Administrator's* Tree Pane looks similar to RAM 4.0, but the folders and entries are unique.

This chapter will group the folders and entries in a logical fashion rather than covering them in top-to-bottom order. In the interest of space, the Tree Pane will not be illustrated again, only the individual folders will be depicted.


Company and Installation Information

When you first install D&B Risk Assessment Manager 4.0, you are prompted for several pieces of information. Among the first prompts is the location of the files. Later, near the end of the installation you are asked for your company's name, address and other demographic information.

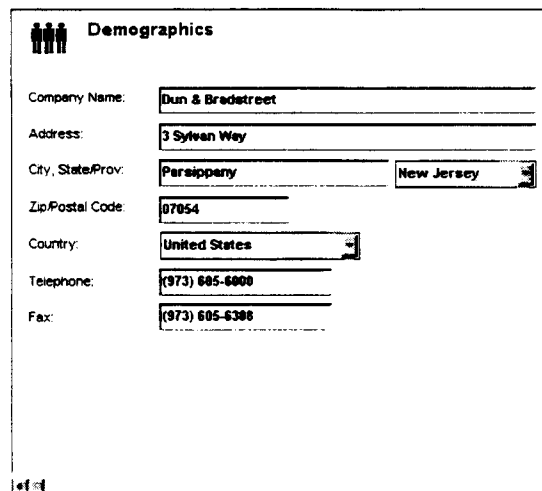
After the installation, you may review these settings and adjust them if necessary.

Demographics

RAM Administration Module

Click on the  icon to reveal the *Demographics* screen.

The Demographics screen appears (Figure 11-2).



The screenshot shows a window titled "Demographics" with a list of icons on the left. The main area contains the following fields:

Company Name:	Dun & Bradstreet
Address:	3 Sylvan Way
City, State/Prov:	Parsippany New Jersey
Zip/Postal Code:	07054
Country:	United States
Telephone:	(973) 695-6000
Fax:	(973) 695-6308

Figure 11-2:

Your company's name, address and telephone information is accessed on the *Demographics* screen.


You can edit this information as necessary. In some cases, this information is used to populate letters to your customers. So, take a few moments to ensure the accuracy of all the entries.

As mentioned in the opening, any changes made here are centralized in the database. That translates into the fact that any updates here affect all users. So, don't use your own phone and Fax numbers – those are located in the Security module under your UserID options.

File Locations



The *Directories* screen keeps track of how all your RAM 4.0 files are organized. By default, there is a \RAM40 directory that houses most of the program files and several subdirectories that separate templates, letters & reports, D&B reports, documents and database backups.

Click on the  Directories icon to reveal the *Directories* screen.

The *Directories* screen appears (Figure 11-3).

The screenshot shows the 'Directories' window with a title bar and a diamond icon. It contains several labeled text boxes for file locations:

Global:	c:\ram40
Templates:	c:\ram40\trpt
Import:	c:\ram40\import
Export:	c:\ram40\export
D&B Reports:	c:\ram40\ddbpts
Reports/Letters:	c:\ram40\lrpt
Documents:	c:\ram40\lrpt
Database Backup:	c:\ram40\ddbbackup

Figure 11-3:

The locations of all your RAM 4.0 files are indicated on the *Directories* screen.

The *Global* dialog indicates the drive letter and directory name for the main installation of files. The other dialogs show the location of templates, import & export files, D&B reports, letters & reports, documents and database backups.


✓ **Note:** In a LAN implementation, it is not necessary for all users to use the same drive letter mapping to the RAM files. If the user is able to access and initiate the RAM application, RAM applies only the directory names that appear on the *Directories* screen to resolve the location of files.

Unless you move files, it is not recommended that you adjust these settings after the implementation has occurred.

Note and ToDo Settings



The Note and ToDo Settings facility allows you to create and customize the descriptions that display on the top of the *Notes* and *ToDo's* screens.

Click on the  **Note & ToDo Settings** icon to reveal the *Note and ToDo Settings* screen.

The Note and ToDo Settings screen appears (Figure 11-4).

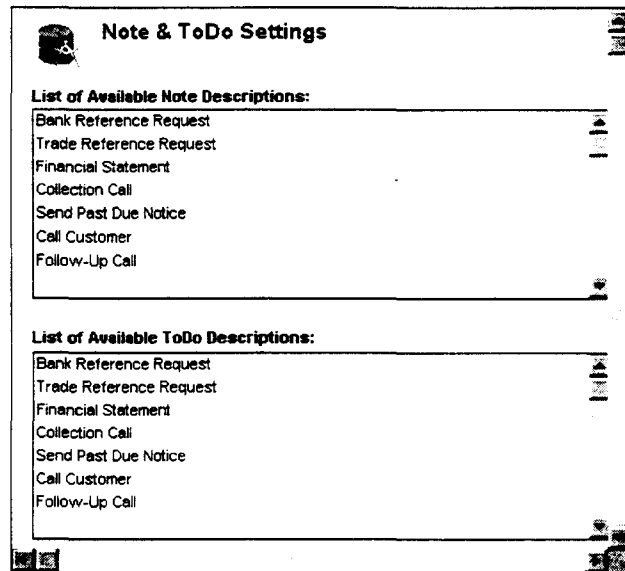


Figure 11-4:

You can customize and create your descriptions for Notes and ToDo's on the *Note and ToDo Settings* screen.

The available descriptions for Notes and ToDo's appear on the *Notes and ToDo Settings* screen.

To edit, add or delete Notes descriptions, right-click within the *List of Available Note Descriptions* window to reveal its Shortcut Menu.

The Shortcut Menu appears (Figure 11-5).

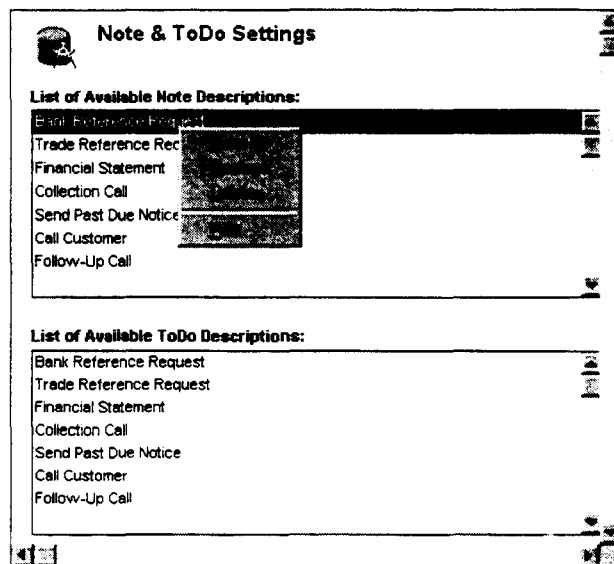


Figure 11-5:

The Shortcut Menu for the *List of Available Note Descriptions* window contains entries for **New**, **Rename**, **Delete** and **Print**.

To edit, add or delete a ToDo description, right-click within the *List of Available ToDo Descriptions* window to reveal its Shortcut Menu.

The Shortcut Menu appears (Figure 11-6).

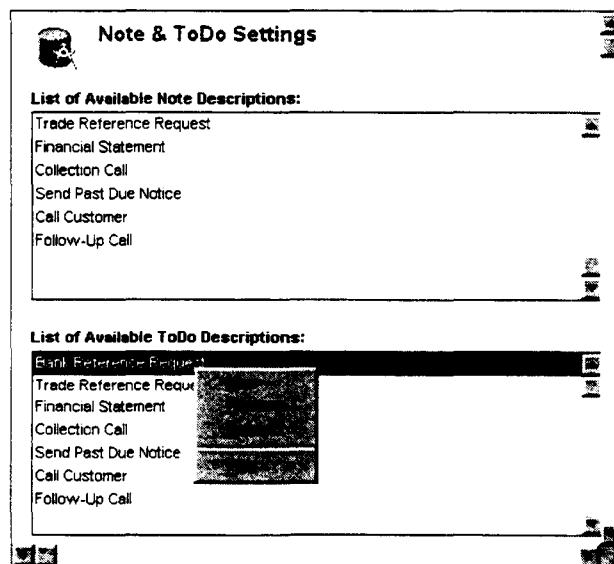




Figure 11-6:

The Shortcut Menu for the *List of Available Note Descriptions* window contains entries for **New**, **Rename**, **Delete** and **Print**.

Credit, Financial & Monitoring Decisions

There are numerous one-time decisions that you make which have a considerable impact on the way RAM generates scores, displays data and monitors events. Collectively they fall outside of any specific heading, so they are presented and discussed here.

Credit Limit Guidelines

Click on the  **Advanced Settings**  **Credit Limit** item on the Tree Pane to open the *Advanced Settings – Credit Limits* screen (Figure 11-7).

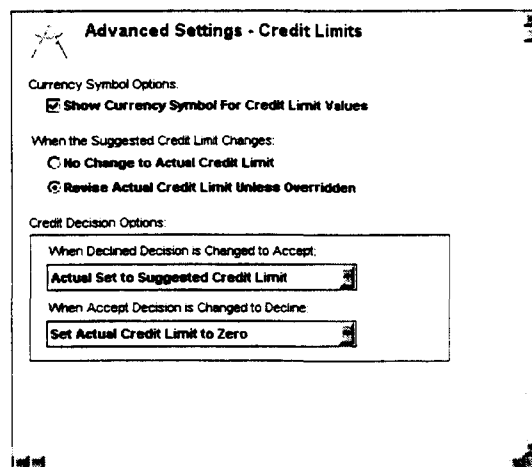


Figure 11-7:

Use the *Advanced Settings – Credit Limits* screen to direct RAM how to deal with decision and credit limit changes.

The **Currency Symbol Options** allows you to toggle the dollar sign on and off. This is handy if you deal with credit units rather than credit dollars.

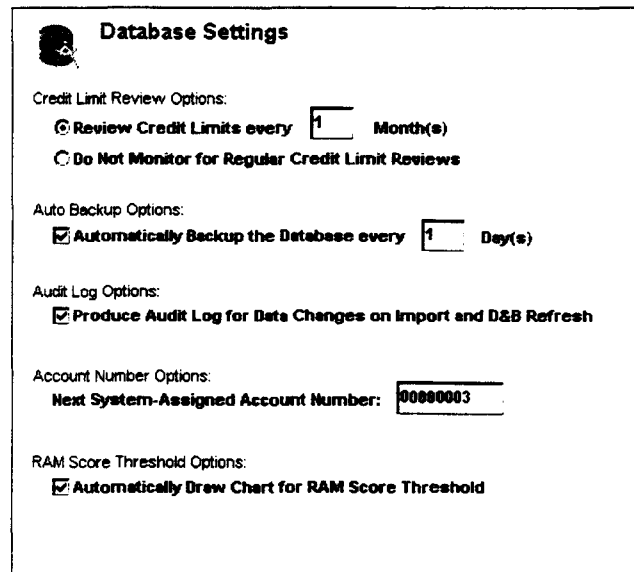
With the **When the Suggested Credit Limit Changes** option group you decide how RAM adjusts the Actual Credit Limit when a new Suggested Credit Limit is calculated.

Within the **Credit Decision Options** group there are two decisions to make. Both deal with one essential question: What does RAM do with a credit limit when an old accept/reject decision is changed? Your options are available in the respective drop-down lists.

Database Settings



Click on the  **RAM 4.0**  **Settings** item on the Tree Pane to open the *Database Settings* screen (Figure 11-8).



The screenshot shows the 'Database Settings' window with the following options:

- Credit Limit Review Options:**
 - ☒ Review Credit Limits every Month(s)
 - ☐ Do Not Monitor for Regular Credit Limit Reviews
- Auto Backup Options:**
 - ☒ Automatically Backup the Database every Day(s)
- Audit Log Options:**
 - ☒ Produce Audit Log for Data Changes on Import and D&B Refresh
- Account Number Options:**
 - Next System-Assigned Account Number:
- RAM Score Threshold Options:**
 - ☒ Automatically Draw Chart for RAM Score Threshold

Figure 11-8:

With the *Database Settings* screen you decide credit review periods, database backup reminders and whether RAM tracks data changes during refreshes and imports.

You can decide how often to review your accounts with the **Credit Limit Review Options** item.

If you want a message to remind you to back up your database, select the **Auto Backup Options** and specify the interval in days.

The **Audit Log Options** causes a log file to be generated with each import. If you'd like to know the changes that occurred to your database during a D&B data refresh, select this option.

The **Account Number Options** let you specify the beginning account number that will be automatically assigned to new accounts (if you choose not to assign an account number yourself).

The **RAM Score Thresholds Options** determine whether or not the thresholds are displays on the *RAM Score* screen (Figure 11-9).

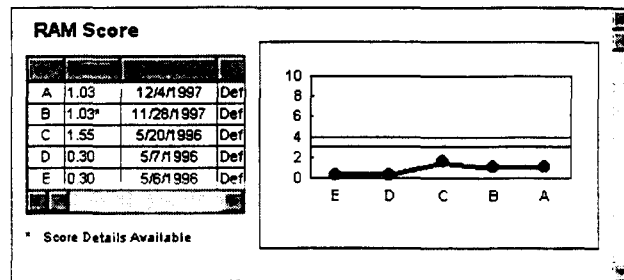



Figure 11-9:

You can determine whether or not the thresholds are displayed on the *RAM Score* screen.

Financial Preferences

In order to use data from financial statements in RAM, you need to specify your hierarchical preferences. There are several types of statements to choose from and two data sources.

Click on the  **Financial Selection Rules** item on the Tree Pane to open the *Financial Selection Rules* screen (Figure 11-10).

Financial Selection Rules

Statement Source:

☒ Customer ☒ Dun & Bradstreet

Customer - Fiscal
Dun & Bradstreet - Fiscal
Customer - Interim 9 Mth
Dun & Bradstreet - Interim 9 Mth
Customer - Interim 6 Mth
Dun & Bradstreet - Interim 6 Mth
Customer - Interim 3 Mth
Dun & Bradstreet - Interim 3 Mth
Customer - Interim
Dun & Bradstreet - Interim

☒ Disregard statements older than 24 months

Figure 11-10:

The *Financial Selection Rules* screen is where you establish your hierarchy of preferences for using financial statement data in scorecards.

Use the *Customer* and *Dun & Bradstreet* checkboxes in the **Statement Source** window to declare which statements are eligible to be used in scoring.

The current hierarchy is displayed in the list in the center of the screen. To modify this list, click the right mouse button anywhere within the list to reveal its Shortcut Menu.

The **Add** Shortcut Menu entry has several sub-menus for adding more statements to the list (Figure 11-11).

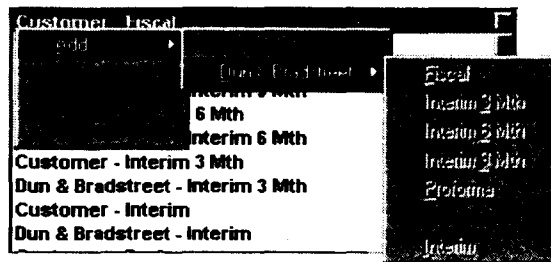


Figure 11-11:

The *Financial Selection Rules* Shortcut Menu contains sub-menus for selecting other statement types.

Make sure that your preferred statements are at the top of the list. Use the **Move Up** and **Move Down** Shortcut Menu entries to adjust this list.

To remove a statement type from the list, select the **Remove** entry.

Miscellaneous Options



There are three important policy decisions contained on the *Advanced Settings - Miscellaneous* screen.

Click on the **Miscellaneous** item under the *Advanced Settings* folder on the Tree Pane to open the *Advanced Settings - Miscellaneous* screen (Figure 11-12).

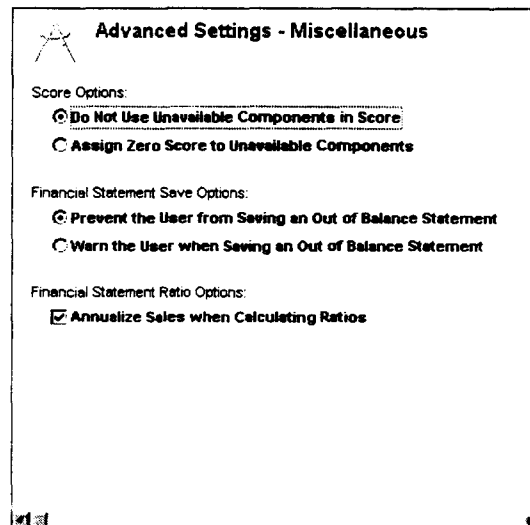


Figure 11-12:

The *Advanced Settings - Miscellaneous* screen contains policy settings for three important aspects of your RAM database.

Under **Score Options** decide how a RAM Score is created when data is missing. The *Do Not Use Unavailable Components in Score* option instructs RAM to bypass missing data and formulate the score based on the available data. The *Assign Zero Score to Unavailable Components* option penalizes the score by factoring a zero into the final RAM Score.

Events Monitor



The Events Monitor is an important new addition to D&B Risk Assessment Manager. With it you can keep a running history of any changes that occurred in specified data fields during batch or online refreshes.

Among the important aspects of Events Monitor is the fact that you (or your system administrator) has control over which fields are monitored, which allows you the freedom to track your business as you see fit. Finally, these history elements are maintained from now until you decide to stop monitoring them, which should show long-term trends and yield new insights on your accounts.

The Events Monitor is viewed through the *Customer Data* screen, but you establish the policies for Events Monitor here in the *RAM Administrator* module. Click on the **Events Monitor** item on the Tree Pane to open the *Events Monitor* screen (Figure 11-13).

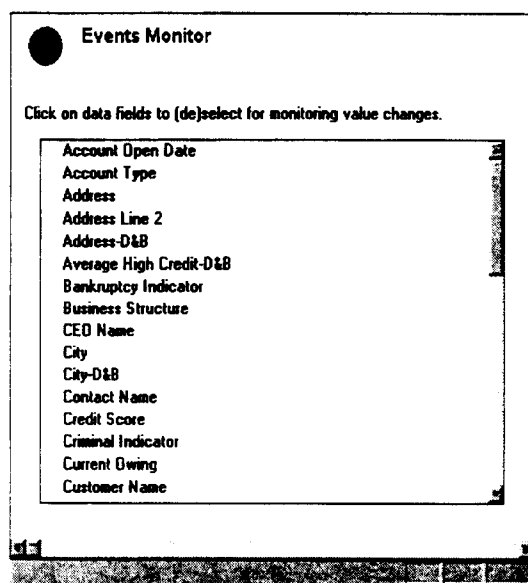


Figure 11-13:
The *Events Monitor* screen allows you to check off the items that you want to monitor for changes whenever RAM is refreshed online or in batch.

There are 45 items that you can monitor, which includes both D&B and your own data fields.

To select items, simply click on them with your mouse and a check mark will appear along the left edge.

The checkmarks appear (Figure 11-14).

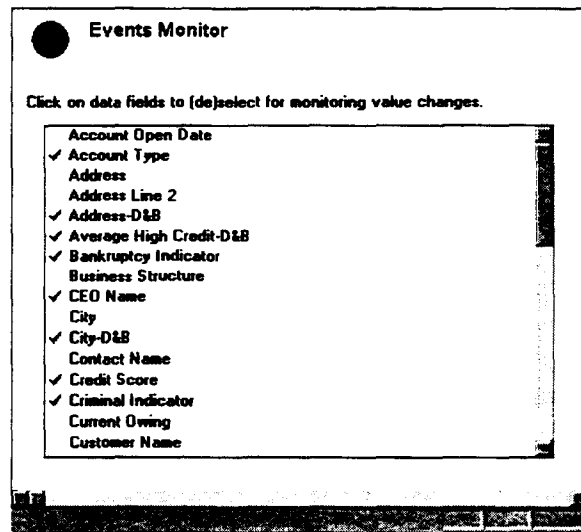


Figure 11-14:

The *Events Monitor* screen displays a check mark next to every item that you want RAM to track in your database.

There are two performance considerations with the Events Monitor that you should note.

First, it has the potential to make your database grow significantly. For each item that you select, an independent row is written to the database. When you consider that a row is written for each account every time a change event occurs, you can calculate the potential impact. For a database with 1,000 accounts, if you select 10 Events Monitor items, there could be as many as 10,000 rows added to your database during a batch refresh process (1,000 accounts x 10 items = 10,000 rows). So it's recommended that you carefully consider the items you would like to track.

Second, your import process will be extended due to the extra data being written to your database. This is another reason to carefully consider the items that you'd like Events Monitor to track.

After you've made your selections and try to navigate to another screen, an informational message appears (Figure 11-15):

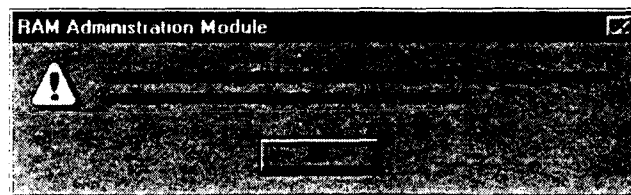


Figure 11-15:

This informational message advises that your imports will take longer with Events Monitor.

System overhead notwithstanding, Events Monitor is sure to be an important tool for tracking your accounts.


System Notes

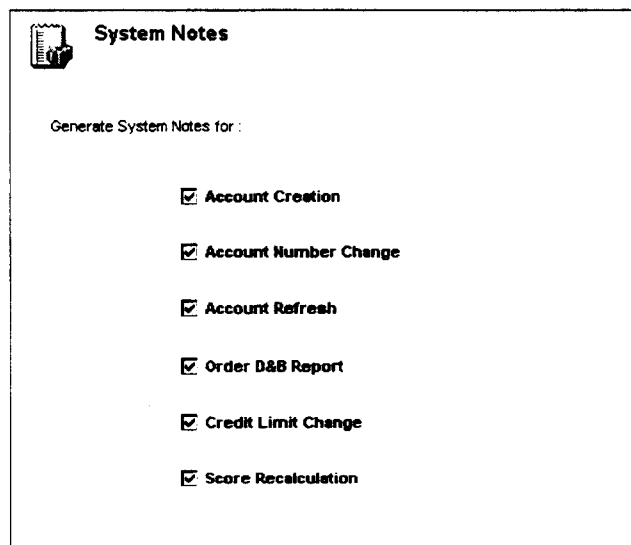


RAM generates system notes for a number of activities within its database. These notes can all be viewed on the *Notes* screen. But you might want to curb the creation of these notes, particularly if you have little use for them. If allowed to accumulate over time, these notes could reach 100,000 or more, and a number this high could have a detrimental effect on database performance.

There are two approaches to avoiding this problem: purging old notes and limiting the types of notes that are generated in the first place. With the Purge facility, you can move notes into another database for archival purposes. This is a fast and effective approach, especially if you think you might need to refer back to these notes at some point in the future.

If, on the other hand, you don't think you'll ever view the notes, you can turn off their generation entirely in the *RAM Administrator* module.

Click on the  **System Notes** item on the Tree Pane to open the *System Notes* screen (Figure 11-16).



Generate System Notes for :

- ☒ Account Creation
- ☒ Account Number Change
- ☒ Account Refresh
- ☒ Order D&B Report
- ☒ Credit Limit Change
- ☒ Score Recalculation

Figure 11-16:

The *System Notes* screen allows you to check off the events that will create system notes in the database.

A checked box indicates that a system note will be generated for that event. Click on these boxes as desired to select the items that you wish to generate notes.

✓ **Note:** To see examples of these messages, create a new account for Gorman Manufacturing in San Francisco (a sample D&B account that generates no usage charge), change the account number and order D&B information online. Next, open the Notes folder in the *Dossier View* and read the types of messages that are generated. You can then decide which system notes you'd like to continue generating.

Credit and Collection Policies

This section discusses setting up policies for extending and collecting credit. Combined, these policies are central in making RAM more than just an electronic filing cabinet because they automate decisions, ensure accurate and consistent application of policies and help speed the overall credit process.

When setting up these policies you'll notice that three of the four main screens use the same type of interface (Figure 11-17).

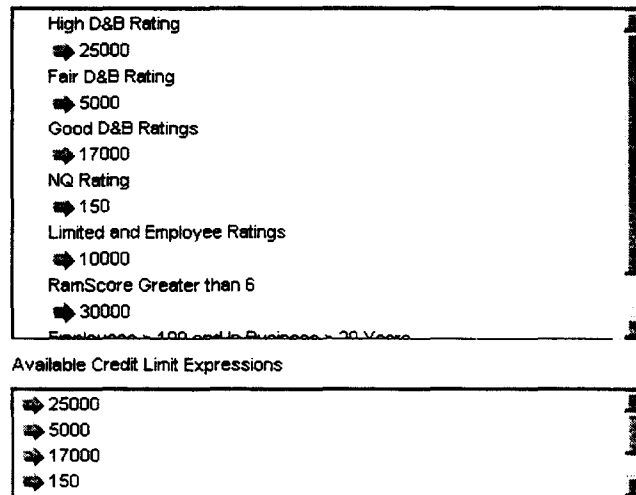


Figure 11-17:


In the user interface for Credit Limits, Selling Terms and Collection Policies, associations are indicated with the ➡ icon.

Items that appear in the upper dialog with an ➡ icon are generally referred to as *Expressions*. They are associated with the *Rules* above them, which are displayed without indentation or icons. In the example above, the *Expression* "25000" is associated with the "High D&B Rating" *Rule*. If an account meets the criteria of the *Rule*, it is awarded the *Expression*. The *Expression* could be numeric (as in dollars) or textual (as in collection policies).

Assigning an expression to a rule is as simple as selecting the expression in the lower dialog (the *Available Credit Limit Expressions* in the example above), holding down the left mouse button, dragging the expression and dropping it onto its rule. This type of graphical interface is easy to learn, shortens the implementation cycle and makes administration easier later on.

Credit Limit Rules & Expressions

The information configured here will display in the *Credit Limit* details screen on the *Credit Analysis* screen.

Click on the  **Credit Limit Policy** item under the Policies folder on the Tree Pane to open the *Credit Limit Policy* screen (Figure 11-18).

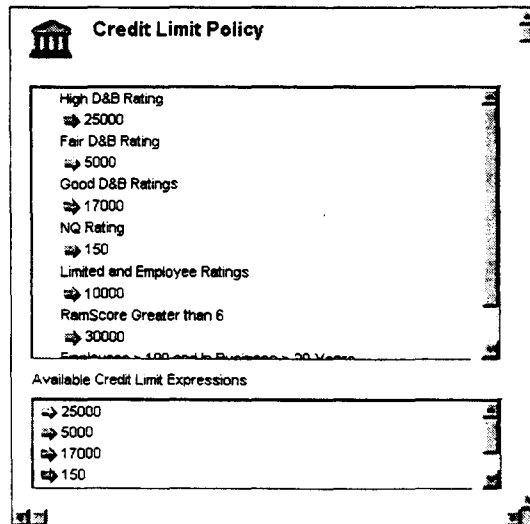




Figure 11-18:
The *Credit Limit Policy* screen displays a chart of *Rules* and their associated *Expressions* (signified by the  icon).

In the Demo database, Dun & Bradstreet provides some sample credit rules and expressions (credit limits). The  icons signify *Credit Limit Policy Expressions* that are associated with their respective *Credit Limit Rules*.

There are three steps in the making of credit limit rules and expressions.

- Create the rule;
- Create an expression;
- Create a linking, or *association*, between the two.

Creating a Credit Limit Rule

To create a rule, follow these steps:

1. Highlight an existing rule and click the right mouse button to reveal its Shortcut menu.
2. Select the **New** entry.

The Criteria Builder window appears (Figure 11-19).

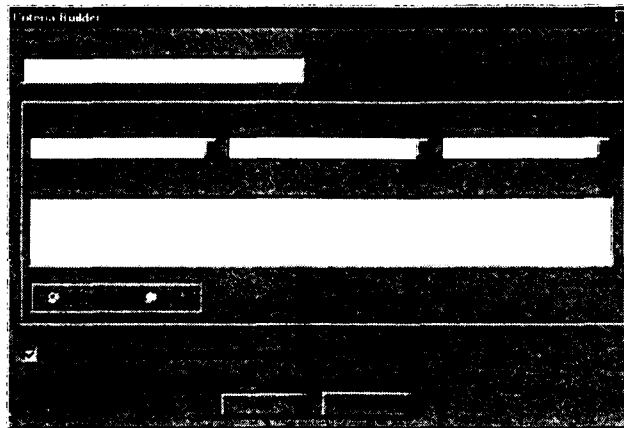


Figure 11-19:

The *Criteria Builder* window is where you create new *Credit Limit Rules*.

For the purposes of this exercise we'll create a Credit Limit Rule that targets customers with sales exceeding \$10 million and an Account Type of "Good".

3. Using a combination of the **Database Fields**, **Operators** and **Suggested Values** dialogs, create a rule that looks like the following (Figure 11-20):

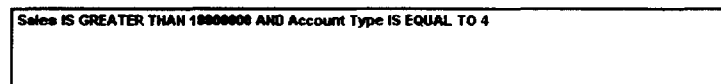



Figure 11-20:

The *Criteria* dialog is where you build a credit limit rule.

4. Give your rule a descriptive name in the **Rule Description** dialog.

✓ **Note:** For more detailed information on building rules and expressions, please refer to Appendix D, *Tips and Tricks for Building Rules*.

5. Click on the  button to save your work.
6. If the ☒ **Calculate the Number of Accounts Affected** option is selected, a message appears, indicating that the rule is valid and displaying the number of accounts that currently meet the criteria (Figure 11-21).

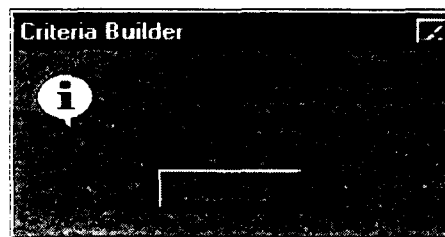


Figure 11-21:

The *Criteria Builder* message implies that your rule is valid and displays the number of accounts meeting the criteria.

7. Your new rule will now appear in the list along with the other rules.

Now you have to assign an expression to this rule.

Creating an Expression

To create an expression, follow these steps:

1. Highlight an existing expression in the **Available Credit Limit Expressions** dialog and click the right mouse button to reveal its Shortcut Menu.
2. Select the **New** entry.

The Expression Builder window appears (Figure 11-22).

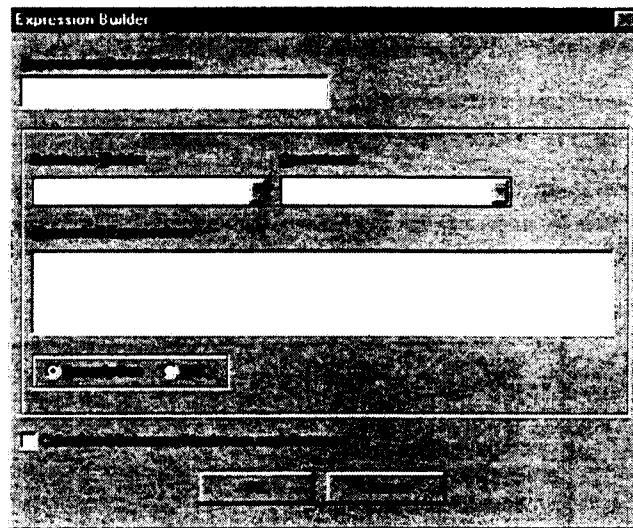


Figure 11-22:

The *Expression Builder* window is where you create new *Credit Limit Expressions*.

The *expression* is the amount of credit line that will be assigned whenever RAM recalculates credit limits. So, let's create an expression that is equal to 5% of their sales.

3. Using a combination of the **Database Fields** and **Operators** dialogs, create an expression that looks like the following (Figure 11-23):



Figure 11-23:

The *Numerical Expression* dialog is where you build a credit limit expression.

4. Give your rule a descriptive name in the **Rule Description** dialog.

✓ **Note:** For more detailed information on building rules and expressions, please refer to Appendix D, *Tips and Tricks for Building Rules*.

5. Click on the  button to save your work.

6. Your new expression will now appear in the list along with the other expressions.

Now you have to associate your new rule with your new expression.

Associating Rules and Expressions

Associating Rules and Expressions means using the graphical interface to place expressions directly below rules. Refer to Figure 11-18 to recall how rules and expressions are displayed on the *Credit Limit Policy* screen.

To associate your new *Rule* and *Expression*, highlight a rule and click the right mouse button to reveal its Shortcut Menu. Then select the **Select Credit Limit** entry and select the desired credit limit. Or follow these steps.

1. Highlight your new expression in the **Available Credit Limit Expressions** dialog along the bottom of the *Credit Limit Policy* window.
2. Holding down the left mouse button, drag the expression into the *Rules* dialog box and release the button when the new rule becomes highlighted. This is known as *dragging and dropping*.
3. The new expression appears below the new rule (Figure 11-24).

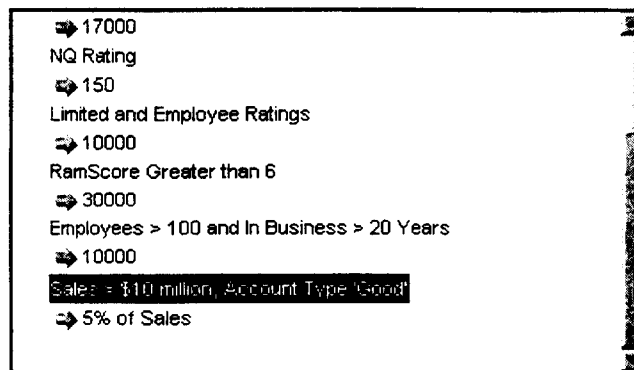


Figure 11-24:

Your new expression is shown associated with its new rule.

4. When you have finished adjusting credit limit rules and expressions, RAM will immediately initiate a recalculation of credit limits to ensure that everything is up-to-date (Figure 11-25).

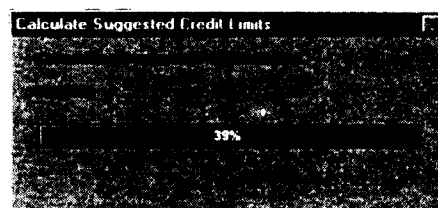



Figure 11-25:

RAM automatically recalculates credit limits whenever rules are adjusted.

Selling Terms

The information configured here will display in the Credit Limit drop-down list on the *Demographics* screen.

Setting up Selling Terms is very similar in concept and procedure to setting up credit limit rules and expressions, discussed in the previous section.

Click on the  **Selling Term Policies** item under the Policies folder on the Tree Pane to open the *Selling Term Policies* screen (Figure 11-26).

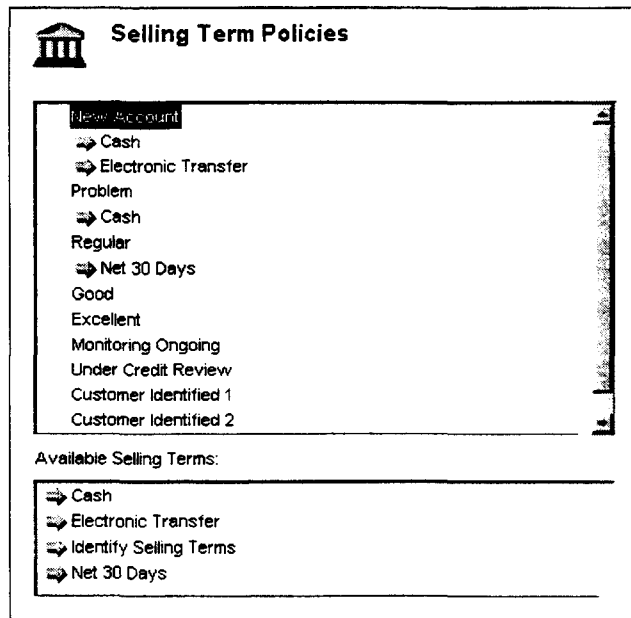



Figure 11-26:
The *Selling Term Policies* screen displays the multiple selling terms available for each account type.

The  icons signify *Selling Term Policies* that are associated with their respective *Account Type*.

✓ **Note:** The **Account Type** lookup table controls the *Account Type*. You can modify the **Account Type** lookup table either here in the *Selling Terms* interface or directly through the *Lookup Tables* folder in *RAM Administrator*.

There are three steps in the making of Selling Term policies:

- Create the account type
- Create a selling term
- Create a linking, or *association*, between the two

Creating an Account Type

The **Account Type** lookup table controls the *Account Type*. To create a new entry on this table from within the Selling Terms interface, follow these steps:

1. Highlight an existing account type and click the right mouse button to reveal its Shortcut menu.
2. Select the **New** entry.

The New Rule appears in the list (Figure 11-27).



Figure 11-27:

Rename your new rule.

3. The New Rule is highlighted and should be renamed immediately. Type in the new account type and click anywhere on the main screen to save the entry.

✓ **Note:** If you wish to verify that this new entry was added to the Account Type table, navigate to the Lookup Tables folder and select the Account Types table. The new entry should appear at the bottom of the table.

4. The Shortcut Menu for Account Types contains other useful entries, including **Rename**, **Delete** and **Add (selling) Term** (Figure 11-28).



Figure 11-28:

Other options from the Account Type Shortcut Menu.

Creating a Selling Term

To create a new selling term, follow these steps:

1. Highlight an existing selling term and click the right mouse button to reveal its Shortcut Menu.
2. Select the **New** entry.

The New Policy appears in the list (Figure 11-29).

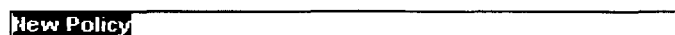


Figure 11-29:

Rename your new policy.

3. The New Policy is highlighted and should be renamed immediately. Type in the new account type and click anywhere on the main screen to save the entry.
4. The Shortcut Menu for Account Types contains other useful entries, including **Rename** and **Delete** (Figure 11-30).



Figure 11-30:
Other options
from the Selling
Term Shortcut
Menu.

Associating Account Types and Selling Terms

Refer to Figure 11-26 to recall how Account Types and Selling Terms are displayed on the *Selling Term Policies* screen.

To associate your new *Account Type* and *Selling Term*, highlight a rule and click the right mouse button to reveal its Shortcut Menu. Then select the **Add Term** entry and select the desired selling term. Or follow these steps:

1. Highlight your new Selling Term in the **Available Selling Terms** dialog along the bottom of the *Selling Term Policies* window.
2. Holding down the left mouse button, drag the term into the *Account Types* dialog box and release the button when the new Account Type becomes highlighted.
3. The new Selling Term appears below the new Account Type (Figure 11-31).

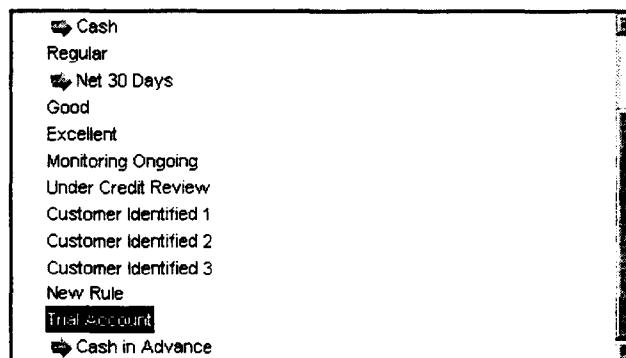


Figure 11-31:
Your new Selling
Term is shown
associated with
its new Account
Type.

4. You can assign as many Selling Terms to your new Account Type as necessary (Figure 11-32).

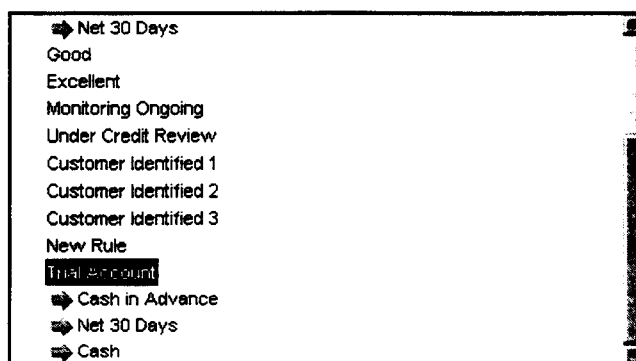



Figure 11-32:

You can associate multiple selling terms with each Account Type in order to provide the analyst with more choices.

✓ **Note:** This is one of the opportunities within RAM to you give yourself several choices during the credit review process. Although each account is ultimately assigned only one selling term, associating multiple terms in the Selling Term Policies is how you control what those choices are.

Collection Policy

The information configured here will display in the Follow-up Actions dialog on the *Credit Analysis* screen.

Click on the  **Collection Policy** item under the Policies folder on the Tree Pane to open the *Collection Policy* screen (Figure 11-33).

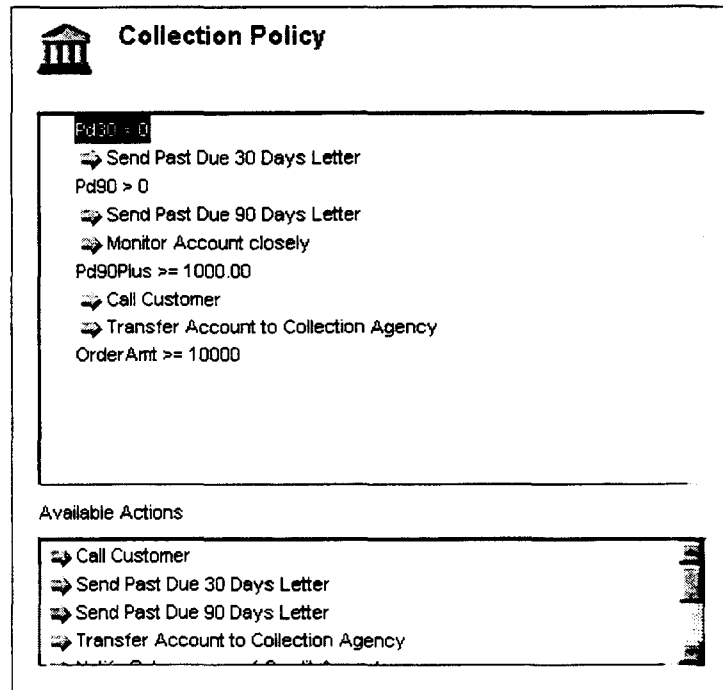



Figure 11-33:

The *Collection Policy* screen displays Rules and associated Follow-up Actions.

The  icons signify *Collection Policy Actions* that are associated with their respective *Rules*.

There are three steps in the making of Collection Policies:

- Create the collection rule
- Create a follow-up action
- Create a linking, or *association*, between the two

✓ **Note:** The process of building new collection policy rules and follow-up actions is almost identical to the process of creating credit limit rules and expressions. Since the process was discussed at length above, refer to the *Credit Limit Rules & Expressions* section for detailed information and screen shots.

Creating a Collection Policy Rule

To create a collection policy rule, follow these steps:

1. Highlight an existing collection policy rule and click the right mouse button to reveal its Shortcut Menu.
2. Select the **New** entry to open the *Criteria Builder* window.
3. Create a rule using a combination of the **Database Fields**, **Operators** and **Suggested Values** dialogs.

✓ **Note:** For more detailed information on building rules and expressions, please refer to Appendix D, *Tips and Tricks for Building Rules*.

4. Click on the  button to save your work.

Creating a Follow-up Action

To create a follow-up action, follow these steps:

1. Highlight an existing follow-up action in the **Available Actions** dialog and click the right mouse button to reveal its Shortcut menu.
2. Select the **New** entry. A **New Policy** line appears at the end of the list.
3. Type in a new follow-up action.
4. Click anywhere on the screen to save your new entry.

Associating Rules and Follow-up Actions


Associating Rules and Follow-up Actions means using the graphical interface to place actions directly below rules. Refer to Figure 11-33 to recall how rules and actions are displayed on the *Collection Policy* screen.

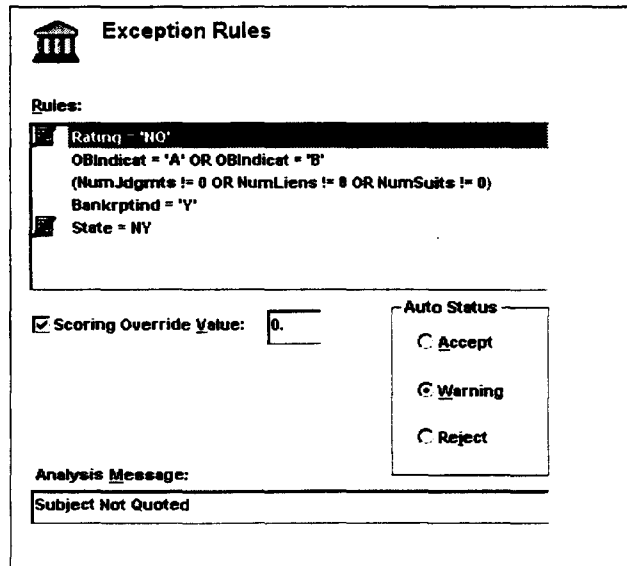
To associate a *Rule* and *Follow-up Action*, highlight a rule and click the right mouse button to reveal its Shortcut Menu. Then select the **Add Policy** entry and select the desired collection policy. Or follow these steps:

1. Highlight your new follow-up action in the **Available Actions** dialog along the bottom of the *Collection Policy* window.
2. Holding down the left mouse button, drag the action into the *Rules* dialog box, and release the button when the target rule becomes highlighted.
3. The new follow-up action appears below the rule.

Exception Rules

The information configured here will display in the **Exception Rule Status** dialog on the *Credit Analysis* screen.

Click on the  **Exception Rules** item on the Tree Pane to open the *Exception Rules* screen (Figure 11-34).



Exception Rules

Rules:

- Rating = "NO"
- OBindicat = "A" OR OBindicat = "B"
- (NumJdgmts != 0 OR NumLiens != 0 OR NumSuits != 0)
- Bankrptind = "Y"
- State = NY

☒ Scoring Override Value: 0.

Auto Status

☐ Accept

☒ Warning

☐ Reject

Analysis Message:

Subject Not Quoted

Figure 11-34:

The *Exceptions Rules* screen shows the warning flags that will appear in the Exception Rules Status portion of the *Credit Analysis* screen.

In this interface, rules are displayed in the **Rules** dialog window and their associated messages are displayed in the **Analysis Message** dialog. Also, the **Auto Status** group lets you automatically mark an account as accept, reject or warning, and the **Scoring Override** option lets you assign a default RAM Score, bypassing all scoring and scorecards.

There are three steps in the making of Exception Rules:

- Create the exception rule
- Type the message to be displayed on the *Exception Rules* screen
- Choose the appropriate *Auto Status* option

✓ **Note:** The process of building new exception rules is identical to the process of creating credit limit rules. Since the process was discussed at length above, refer to the *Credit Limit Rules & Expressions* section for detailed information and screen shots.

Creating an Exception Policy Rule

To create an exception policy rule, follow these steps:

1. Highlight anywhere in the **Rules** dialog and click the right mouse button to reveal its Shortcut Menu.
2. Select the **New** entry to open the *Criteria Builder* window.
3. Create an exception rule using a combination of the **Database Fields**, **Operators** and **Suggested Values** dialogs.

✓ **Note:** For more detailed information on building rules and expressions, please refer to Appendix D, *Tips and Tricks for Building Rules*.

4. Click on the  button to save your work.



Adding an Exception Rule's Message

Exception Rules display warning messages to the user. To add a warning message to your new exception rule, follow these steps:

1. Position the cursor in the **Analysis Message** dialog window and type the message that you want to display in the Exception Rules.
2. You can optionally cut and paste text to and from the **Analysis Message** dialog by clicking the right mouse button to display its Shortcut Menu and selecting the appropriate entry.

Choosing the Appropriate Options

Exception Rules can also automatically set the accept/reject flag on an account. They can also automatically set the RAM Score to a pre-determined value (such as zero). To set these options, follow these steps:

1. In the **Auto Status** dialog window select the **Accept**, **Warning** or **Reject** radio button.
2. The **Warning** button will display a message but not automatically accept or reject the account.
3. If you wish to automatically set the RAM Score to a pre-determined value, click the ☒ **Scoring Override Value:**  option and type the value in the box. The  icon will appear next to the rule in the **Rules** window.

✓ **Note:** One practical use for the *Scoring Override Value* option is to set the RAM Score to an unacceptably low value, such as zero. This ensures that the *Credit Analysis* screen will mark the account as unacceptable.

4. Your changes will be saved automatically when you navigate to another folder.

User Ratios

User Ratios allow you to add your own financial analysis formulas into RAM.


The information configured here will display on the *Financial Statement* screen when viewing statements in Variance or Comparison mode.

✓ **Note:** For more information on financials, including Variance and Comparison modes, refer to the *Financials* section of Chapter 5.

While viewing financials, you can also view the formula behind a ratio by right clicking on the item below the **Ratios** heading (Figure 11-35).

RATIOS	
Quick Ratio	0.64
Current Ratio	1.31
Total Debts/Worth	2.58
Collection Period (Days)	49
Sales To Inventory	7.92
Sales/Working Capital	10.01
Net Profits/Sales	0.00
Net Profit / Sales	

Figure 11-35:
When viewing financials in RAM, you can quickly view a ratio's formula by clicking on it with the right mouse button.

Within *RAM Administrator*, you can view how these ratios are set up by clicking on the  **User Ratios** item on the Tree Pane to open the *User Ratios* screen (Figure 11-36).

Σ User Ratios		* Re
	Ratio Desc	Ratio SQL String
*	Quick Ratio	(Cash + Accounts Receivable) / Liabilities-Cu
*	Current Ratio	Assets-Current / Liabilities-Current
*	Total Debts/Worth	Liabilities-Total / Net Worth
*	Collection Period (Days)	Accounts Receivable / Sales * 365
*	Sales To Inventory	Sales / Inventory
*	Sales/Working Capital	Sales / (Assets-Current - Liabilities-Current)
*	Net Profits/Sales	Net Profit / Sales

Figure 11-36:
The *User Ratios* screen shows the ratios that will appear on financial statement screens. Those marked with an asterisk (*) are read-only ratios from D&B.

Dun & Bradstreet provides seven standard ratios on financial statements. The administrator can view these from the *User Ratios* screen in *RAM Administrator*. These ratios cannot be altered and are marked with an asterisk (*). If you wish to create your own ratios, the following steps will help you along.

1. Click the right mouse button anywhere on the *User Ratios* screen to reveal its Shortcut Menu.
2. Select the **N**ew entry.

The Expression Builder window appears (Figure 11-37):

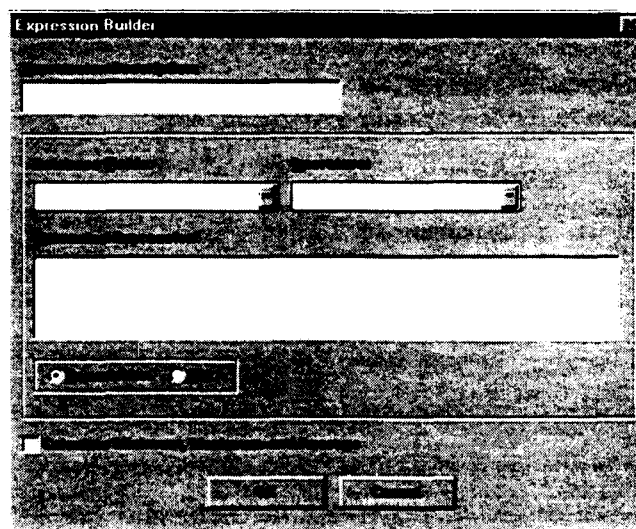


Figure 11-37:

Use the *Expression Builder* window to create your ratio.

3. Type a descriptive name in the **Expression Description** dialog window.
4. Use the **Database Fields** and **Operators** drop-down lists along with the **Numerical Expression** dialog to create your ratio.

✓ **Note:** For more detailed information on building rules and expressions, please refer to Appendix D, *Tips and Tricks for Building Rules*.

5. Click the **OK** button to save your work.
6. If you selected the ☐ **Calculate Minimum, Maximum and Average** checkbox, RAM will read the available data from your database and calculate the highest, lowest and average ratio based on the fields included in your ratio.
7. Your ratio will appear at the bottom of the list of ratios along with its formula. No asterisk will appear because it is a user-defined ratio that you can edit.


If you wish to edit or delete this ratio, highlight it and click the right mouse button to reveal its Shortcut Menu. Then select the appropriate entry.

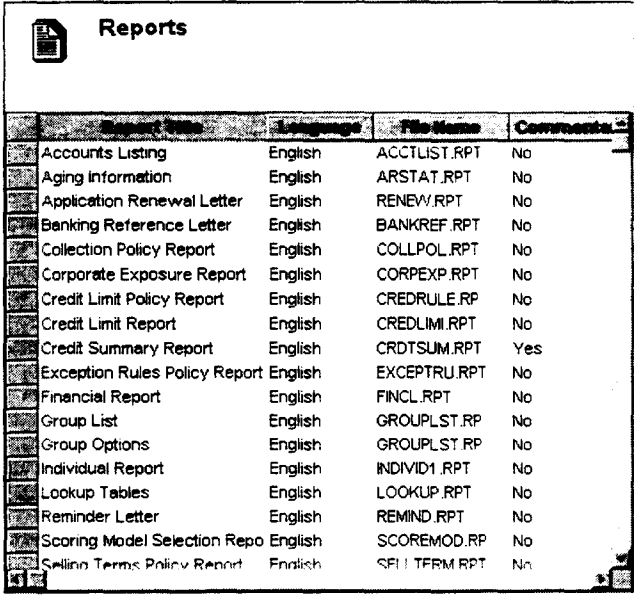
Reports and Printing

RAM comes with a series of standard reports and letters that you can view and print throughout the system. There is generally no need to alter these reports. However, if you need to add reports, change their DOS names or otherwise monitor them, this section will help guide you through that process.

Report Locations



Within *RAM Administrator*, you can view how the name and locations of RAM's standard reports and letters are set up by clicking on the  **Reports** item on the Tree Pane to open the *Reports* screen (Figure 11-38).



Report Title	Language	File Name	Comments
Accounts Listing	English	ACCTLIST.RPT	No
Aging Information	English	ARSTAT.RPT	No
Application Renewal Letter	English	RENEW.RPT	No
Banking Reference Letter	English	BANKREF.RPT	No
Collection Policy Report	English	COLLPOL.RPT	No
Corporate Exposure Report	English	CORPEXP.RPT	No
Credit Limit Policy Report	English	CREDRULE.RP	No
Credit Limit Report	English	CREDLIM.RPT	No
Credit Summary Report	English	CRDTSUM.RPT	Yes
Exception Rules Policy Report	English	EXCEPTRU.RPT	No
Financial Report	English	FINCL.RPT	No
Group List	English	GROUPLST.RP	No
Group Options	English	GROUPLST.RP	No
Individual Report	English	INDIVID1.RPT	No
Lookup Tables	English	LOOKUP.RPT	No
Reminder Letter	English	REMIND.RPT	No
Scoring Model Selection Repo	English	SCOREMOD.RP	No
Selling Terms Policy Report	English	SFT11TERM.RPT	No

Figure 11-38:

The *Reports* screen shows the title and location of all reports and letters set up in RAM.

1. The **Report Title** column displays the description that appears to the user when they want to make a selection from the *Report Preview / Print* window (Figure 11-39).

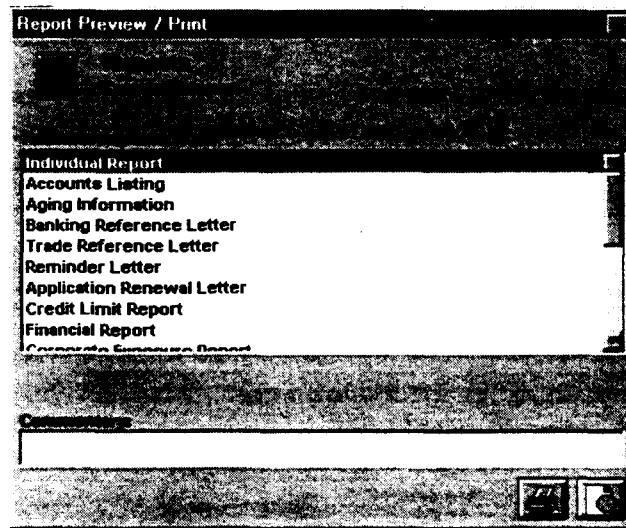


Figure 11-39:

The *Reports* screen shows the title and location of all reports and letters set up in RAM.

2. To change a description, simply highlight the existing entry in the **Report Title** column with your mouse's cursor and type a new description in its place.
3. The **Language** column reflects the version of your database. *Do Not* change these settings because it will force the user to select the report(s) from a different list on the *Reports Preview / Print* window.
4. The **File Name** column reflects the name of each report's source file as it is stored on your hard drive. In most cases these reports come standard with your RAM system, so you should not rename them for any reason. If you add reports, however, you can use this column to point to your new report file.
5. The **Commentary** column controls whether or not various commentaries and titles from RAM's analyses appear on a report. *Do not* change these for any of the reports supplied by D&B because it might cause analytical notes to disappear from your reports.

✓ **Note:** The Crystal Report Writer engine that builds reports does not have the capability to analyze accounts and generate notes such as **Exception Rules**, **Credit Risk** and **Follow-up Actions**. Therefore, these types of analysis are written temporarily to tables in the RAM database and retrieved by Crystal Report Writer when a report is requested. The **Commentary** column tells Crystal whether or not to locate these notes and format them onto the report.

Adding a New Report to RAM



If you're adding a new report to your RAM system, follow these steps.

1. Click the right mouse button anywhere on the *Reports* screen to reveal the Shortcut Menu.
2. Select the **Add Report** entry.
3. A highlighted **New Report** row appears at the bottom of the list (Figure 11-40).

Report Title	Language	File Name	Comments
Corporate Exposure Report	English	CORPEXP.RPT	No
Credit Limit Policy Report	English	CREDRULE.RP	No
Credit Limit Report	English	CREDLIMI.RPT	No
Credit Summary Report	English	CRDTSUM.RPT	Yes
Exception Rules Policy Report	English	EXCEPTRU.RPT	No
Financial Report	English	FINCL.RPT	No
Group List	English	GROUPLST.RP	No
Group Options	English	GROUPLST.RP	No
Individual Report	English	INDIVID1.RPT	No
Lookup Tables	English	LOOKUP.RPT	No
Reminder Letter	English	REMIND.RPT	No
Scoring Model Selection Repo	English	SCOREMOD.RP	No
Selling Terms Policy Report	English	SELLTERM.RPT	No
Trade Reference Letter	English	TRADEREF.RP	No
User Options	English	USEROPT.RPT	No
New Report	English	Individ1.rpt	No

Figure 11-40:

A **New Report** entry appears at the end of the list of available reports.

4. Type a description in the **Report Title** column. This is the description that the user will see on the *Report Preview / Print* window.
5. Highlight the cell under the **File Name** column. A drop-down list *Individ1.rpt* will appear.
6. Select your report from the list of available reports.

Your changes will be saved when you navigate to another screen or exit *RAM Administrator*.

Deleting a Report from RAM

If you no longer want a report to be available in RAM, you can detach it from the system. To do this, follow these steps.

1. Highlight the row on the *Reports* screen.
2. Click the right mouse button to reveal its Shortcut Menu.
3. Select the **Detach Report** entry.
4. The following confirmation message appears (Figure 11-41):

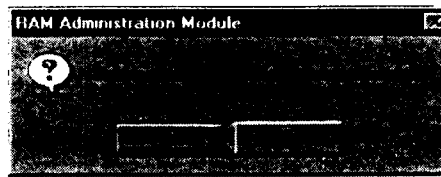




Figure 11-41:


A confirmation message appears when you detach a report.

5. Click the  button to delete this report or the  button to cancel this action.

Print Views

Throughout RAM are many *Print Points*. Print Points allow you to select the **P**rint entry from the **F**ile menu and quickly generate a report.

The *Print Views* portion of *RAM Administrator* lets you control which report or reports are generated. The information in this section determines which report(s) is/are printed from within the various views in RAM.

From within *RAM Administrator*, click on the  **Print Views** item under the Policies folder to open the *Print Views* screen.

The *Print Views* screen appears (Figure 11-42).

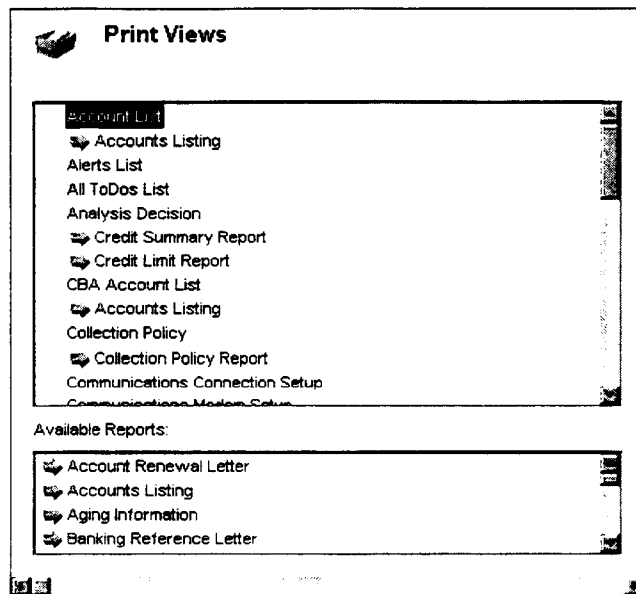



Figure 11-42:

The *Print Views* screen displays the associations between various screens (views) in RAM and the reports that can be automatically generated from them.

Print Views uses the same graphical user interface as **Credit Limits & Expressions**, **Collection Policy** and **Selling Terms**. Report names appear in the upper dialog with an  icon. They are associated with the *Views* above them, which are displayed without indentation or icons. In the example above, the “Credit Summary Report” and “Credit

Limit Report” are associated with the “Analysis Decision” *View*. When you select **F**ile, **P**rint from the *Credit Analysis* view, both reports are generated.

Assigning a report to a view is as simple as selecting the report in the lower dialog, *Available Reports*, holding down the left mouse button, dragging the report and dropping it onto its view. This type of graphical interface is easy to learn, shortens the implementation cycle and makes administration easier later on.



Use the horizontal scroll bar to review the list of all RAM views and their assigned reports. Then drag the reports from the Available Reports listing up to the views as desired.

To remove a report from a view, highlight the desired report under the view, click the right mouse button and select the **D**etach Report entry from the Shortcut Menu.

Security

RAM includes the robust *Security* administration module. With *Security* you control access to various screens (views), authority to order D&B information online and establish user ID's & passwords. Since your database contains much confidential information, security administration should be a top priority.

Your RAM implementation includes a separate Online Help file for the *Security* module. The Online Help system includes instructions for navigating *Security*, setting up groups and users, controlling access to views and placing controls on online purchases. It also includes numerous screen shots for your reference.

This section, therefore, is only a brief overview of *Security*. Reference to the Online Help file is stressed.

There are two ways to open the *Security* module. One way is to select the Security icon from your Start menu (in Windows 95® or Windows NT®) or in your program group (Windows 3.1x).

The second way is from within *RAM Administrator*. Highlight the database in the Tree Pane along the left side of your screen and click the right mouse button to reveal its Shortcut Menu. Then select the **Security** entry. (Figure 11-43).

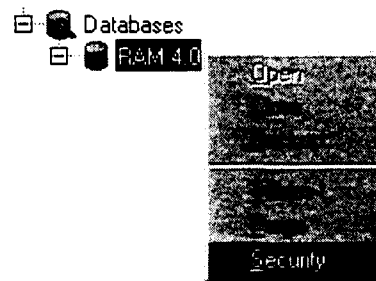


Figure 11-43:

The Shortcut menu for a database contains an entry for **Security**.

✓ **Note:** The default UserID and password with full administrative privileges is **Sysadmin, Sysadmin**. This should be changed as soon as possible to prevent uncontrolled access to this important facility.

You can navigate between views by clicking the colored tabs along the bottom of the *Security* screen (Figure 11-44).



Figure 11-44:

The colored tabs let you quickly navigate through *Security*.

Group Lists

Click on the *Group Lists* tab to navigate to the main view within *Security* (Figure 11-45).

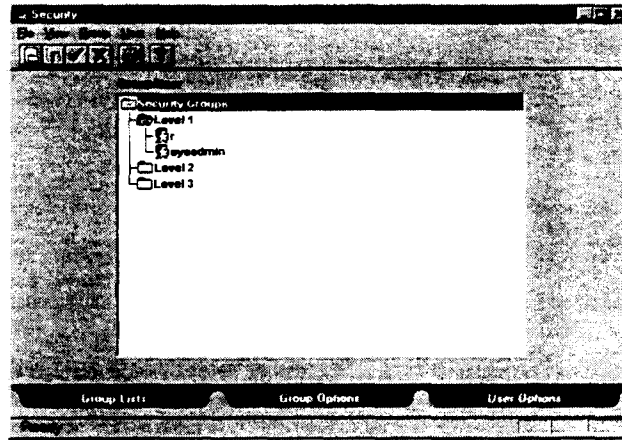


Figure 11-45:

The *Group Lists* view is a hierarchical display of all defined groups and users in this database.

Here is a list of your options from within the *Group Lists* view (Table 11-1).








Select this icon...	Or this Menu entry...	To do this...
	Group, New	Add a New Group .
	User, New	Add a New User .
	Group, Save User, Save	Save changes.
	Group, Delete User, Delete	Delete User, Group or changes.
	File, Print	Print Security report.
	Help, Contents	Access Online Help file.

Table 11-1:

Group Lists view options

You can also quickly reassign users to another group by dragging the  icon to a new group and dropping it there.

Group Options

Click on the *Group Options* tab to access all the rights and privileges accorded each group (Figure 11-46).

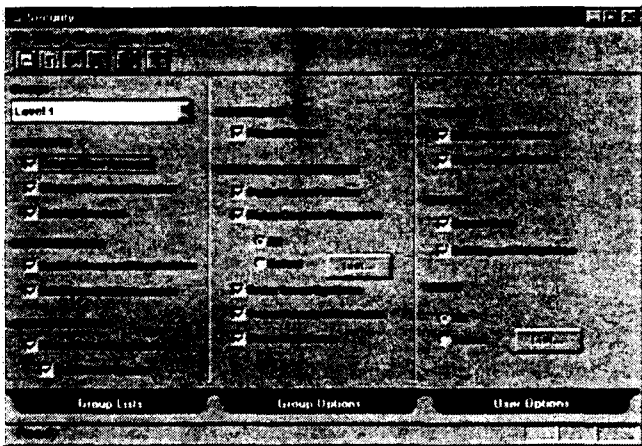



Figure 11-46:
The *Group Options* view is a picklist of all the options and authorities afforded each group.

Here is a list of your options from within the *Group Options* view (Table 11-2).

Use this control...	To do this...
<div>Group: <div>Level 1</div></div>	Select a different Group .
<div><input checked="" type="checkbox"/> Create</div>	Select an option
<div><input checked="" type="checkbox"/> Make Custom Requests <div><input type="radio"/> All <input checked="" type="radio"/> Select</div><div>List...</div></div>	Grant permission to purchase selected D&B reports and sections online.
<div>VIEWS <div><input type="radio"/> All <input checked="" type="radio"/> Select</div><div>List...</div></div>	Grant access to Select views (screens) within RAM.

Table 11-2:
Group Options view options

All users inherit their rights and privileges directly from the group they belong to. The checkboxes on the *Group Options* view make this one of the easiest security systems to administer. All you do is check the appropriate boxes, click the  icon to save your changes and you're done!

User Options

Click on the *User Options* tab to set up information about the user (Figure 11-47).

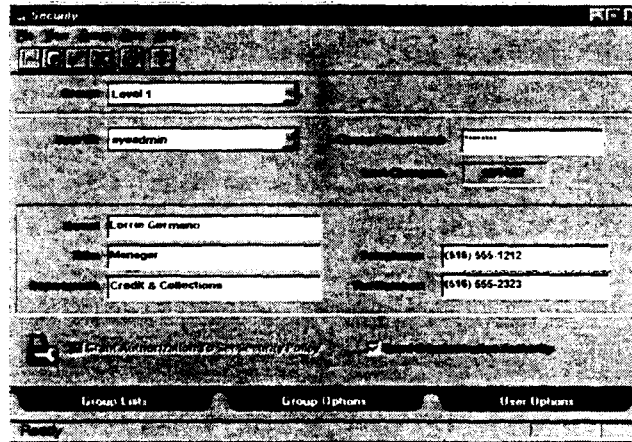


Figure 11-47:
The *User Options* view contains important information about each user. You can later embed this information into your own custom letters using DBLetter.

Here is a list of your options from within the *User Options* view (Table 11-3).

Use this control...	To do this...
Group: Level 1	Select another group
User ID: sysadmin	Select another user
Change Password: *****	Change password.
Name: Lorrie Germano	Specify User Information (name, title, department, phone and Fax).
<input type="checkbox"/> Grant Authorization To Set Security Policy	Grant permission to log into <i>Security</i> and makes changes.
<input checked="" type="checkbox"/> Grant Administration Authority	Grant permission to log into <i>RAM Administrator</i> and edit policies.

Table 11-3:
Group Options view options

Since passwords are encrypted in the database and cannot be viewed, you must use the *Change Password* dialog to assign a new one.

Fill in the appropriate boxes, click the  icon to save your changes and your user is configured.